




SIGNED THIS 28th day of January, 2025

THIS ORDER HAS BEEN ENTERED ON THE DOCKET.
PLEASE SEE DOCKET FOR ENTRY DATE.


Rebecca B. Connelly
UNITED STATES BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA

In re: _____)
Jeffrey Scott Ganoe,) **Case No: 25-50029-RBC**
Debtor /Employee.)

INITIAL WAGE DEDUCTION ORDER

Employer		Chapter 13 Trustee (Payments must be sent to this address)
Name:	Shenandoah University	Angela Scolforo, Trustee
Address:	ATTN: Human Resources 1460 University Drive Winchester, VA 22601	P.O. Box 1961 Memphis, TN 38101-1961 (434) 817-9913
(if known)		For ACH options see: tfsbillpay.com/employer
Email:		
Phone:	540-665-1296	

The Court orders:

1. The Employer must deduct the following amounts from wages payable to Jeffrey Scott Ganoe (SSN xx-xx-6919) and send the deducted funds to the Chapter 13 Trustee:

Monthly	Semi-monthly	Bi-weekly	Weekly
\$1,600	Monthly x 12/24	Monthly x 12/26	Monthly x 12/52

The Employer must include the case number and the Debtor/Employee's name on each check and may convert the monthly amount to the Employee's pay-period based on the formula above.

2. The first deduction must occur no later than the first payday following 7 days after the Employer receives this Order and be promptly sent to the Trustee. Deductions for pay periods thereafter may be accumulated but must be sent to the Trustee at least monthly. **The Employer must not charge or require a fee or other cost for compliance with this Order.**

3. **This Order is NOT subject to any limitation under federal or state law regarding garnishments and all available NET pay must be used to satisfy this Order.** The deduction is to be made after payment of federal and state tax withholdings, social security taxes, child support, employee pension or retirement contributions, union dues, and employee insurance premiums.

4. An order may be entered during the life of this case that amends the amount of the payments and the Employer must comply with any amendment.

5. This Order remains effective until the earlier of a termination order issued by this Court or the Employee's separation from the Employer. The Employer should notify the Trustee upon the Employee's separation.

6. Failure to comply with the terms of this Order may result in the Court taking further action to enforce its terms, including but not limited to a show cause for contempt. Questions about this Order should be directed to the Trustee listed above.

A copy of this Order will be noticed to any party entitled to receive electronic notice via CM/ECF and shall also be mailed to the Employer identified on the first page as well as to the party(ies) identified as follows:

Name:
Address:

****END OF ORDER****

I ask for this:

	<u>/s/John P. Goetz</u>
Attorney Name:	John P. Goetz
Bar Number:	VSB # 78514
Firm Name:	John Goetz Law, PLC
Address:	86 W. Shirley Avenue Warrenton, VA 20186
Phone Number:	540-359-6605
Email Address:	docs@johngoetzlaw.com

United States Bankruptcy Court
Western District of Virginia

In re:
Jeffrey Scott Ganoe
Wendy Eva Ganoe
Debtors

Case No. 25-50029-rbc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0423-5
Date Rcvd: Jan 28, 2025

User: admin
Form ID: pdf003

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey Scott Ganoe, Wendy Eva Ganoe, 1043 Green Spring Road, Winchester, VA 22603-2648
	+ Shenandoah University, Attn: Human Resources, 1460 University Drive, Winchester, VA 22601-5195

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2025 at the address(es) listed below:

Name	Email Address
Angela M. Scolforo (499275)	ascolforo@cvillech13.net
John Paul Goetz	on behalf of Joint Debtor Wendy Eva Ganoe docs@johngoetzlaw.com john@johngoetzlaw.com, goetzjr45880@notify.bestcase.com,goetzjr75844@notify.bestcase.com
John Paul Goetz	on behalf of Debtor Jeffrey Scott Ganoe docs@johngoetzlaw.com john@johngoetzlaw.com, goetzjr45880@notify.bestcase.com,goetzjr75844@notify.bestcase.com
Mark David Meyer	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bankruptcy@rosenberg-assoc.com, bankruptcy@rosenberg-assoc.com

District/off: 0423-5

User: admin

Page 2 of 2

Date Rcvd: Jan 28, 2025

Form ID: pdf003

Total Noticed: 2

UStTrustee

USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 5